

**EXHIBIT A**

1937685

STATE OF GEORGIA )  
COUNTY OF GWINNETT ) ss In \_\_\_\_\_ Court  
\_\_\_\_\_ Judicial (Circuit/District)

CAPITAL ONE BANK

Plaintiff

Vs.

Affidavit

STRICKLAND, BARBARA F

Defendant

Personally appeared before me MARITZA ROBERTS, who being duly sworn, made oath that he/she is a duly authorized agent of CAPITAL ONE BANK, and that he/she is authorized to make this affidavit, and to the best of his/her knowledge and belief, STRICKLAND, BARBARA F, account number 4862362499618851 is/are justly indebted to CAPITAL ONE BANK, in the sum of \$3884.42 Dollars as of 04/05/2007 for charges incurred with 28.10% interest from said date, and that the annexed account which is made part hereof, is a true and correct statement of said indebtedness. To the best of my knowledge, none of the above named defendant(s) is/are active duty in the military service of the United States or any of its allies as defined in the Soldiers and Sailor's Relief Act of 1940 with amendments, nor are they either incompetent or minor.

Given under my hand this 26th day of April, 2007.


  
Affiant

Maisha Davis

Taken, subscribed and sworn to before me, \_\_\_\_\_

Notary Public in and for the City/County and State aforesaid, in my City/County

aforesaid this 26th day of April, 2007.

  
Notary Public

My commission expires on \_\_\_\_\_

A021

BLATT, HASENMILLER, LEIBSKER &amp; MOORE, L.L.C.

MAISHA DAVIS  
HENRY COUNTY, GEORGIA  
MY COMMISSION EXPIRES  
OCTOBER 24TH, 2010

Ex #1

**EXHIBIT B**

06/06/2007

STATE OF GEORGIA )  
 ) ss  
COUNTY OF GWINNETT )In Cook Court

Judicial (Circuit/District)

CAPITAL ONE BANK

Plaintiff

Vs.  
LEE, YOLANDA A

Affidavit

Defendant

Personally appeared before me MAISHA DAVIS, who being duly sworn, made oath that he/she is a duly authorized agent of CAPITAL ONE BANK, and that he/she is authorized to make this affidavit, and to the best of his/her knowledge and belief, LEE, YOLANDA A, account number 4121742351405546 is/are justly indebted to CAPITAL ONE BANK, in the sum of \$2648.52 Dollars as of 06/21/2006 for credit card charges incurred with 26.74% interest from said date, and that the annexed account which is made part hereof, is a true and correct statement of said indebtedness. To the best of my knowledge, none of the above named defendant(s) is/are active duty in the military service of the United States or any of its allies as defined in the Soldiers and Sailor's Relief Act of 1940 with amendments, nor are they either incompetent or minor.

Given under my hand this 22nd day of June, 2006.

Maisha Davis

Affiant

Taken, subscribed and sworn to before me, MYRA PRINDLE

Notary Public in and for the City/County and State aforesaid, in my City/County  
aforesaid this 22nd day of June, 2006.

Myra Prindle  
Notary Public

My commission expires on \_\_\_\_\_

MYRA PRINDLE  
Notary Public

A203

FREEDMAN, ANSELMO, LINDBERG &amp; RAPPE

Gwinnett County Georgia  
My Commission Expires July 31st 2009

**EXHIBIT C**

07041564

STATE OF GEORGIA )  
 ) ss  
COUNTY OF GWINNETT )

In Cook Court

Judicial (Circuit/District)

CAPITAL ONE BANK

Plaintiff

Vs.

Affidavit

LEE, YOLANDA A

Defendant

Personally appeared before me MARITZA ROBERTS, who being duly sworn, made oath that he/she is a duly authorized agent of CAPITAL ONE BANK, and that he/she is authorized to make this affidavit, and to the best of his/her knowledge and belief, LEE, YOLANDA A, account number 4388642047144210 is/are justly indebted to CAPITAL ONE BANK, in the sum of \$2533.26 Dollars as of 04/12/2007 for charges incurred with 29.20% interest from said date, and that the annexed account which is made part hereof, is a true and correct statement of said indebtedness. To the best of my knowledge, none of the above named defendant(s) is/are active duty in the military service of the United States or any of its allies as defined in the Soldiers and Sailor's Relief Act of 1940 with amendments, nor are they either incompetent or minor.

Given under my hand this 18th day of April, 2007.

Tracy Taylor  
Affiant

Tracy Taylor

Taken, subscribed and sworn to before me, \_\_\_\_\_

Notary Public in and for the City/County and State aforesaid, in my City/County  
aforesaid this 18th day of April, 2007.

Tracy Taylor  
Notary Public

My commission expires on \_\_\_\_\_  
Gwinnett County, Georgia  
Commission Expires Sept. 18th 2010

A203

FREEDMAN, ANSELMO, LINDBERG &amp; RAPPE

**EXHIBIT D**



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## National Attorney Network

Created by TSYS Debt Management (TDM), the National Attorney Network (NAN<sup>®</sup>) enables clients to manage large volumes of legal accounts with fewer employees and at a minimal cost. Accounts are routed to top attorney firms in all 50 states and Puerto Rico for immediate suit. Through the innovative use of technology, performance is tracked, and accounts are forwarded and recalled systemically.

Service is tailored to each creditor - for some that means NAN relationship analysts actively manage the attorney relationship, and for others, NAN provides the tools for creditors to better manage their attorneys. NAN has established a connection with all member firms that ensures daily reporting of information and enables the execution of specific routines built to create efficiencies for both clients and firms.

### NAN Services

- **Scoring:** Creditors reap the rewards of immediate dollars collected - without money spent on court costs - and the continued revenue stream as judgments are awarded and collected.
- **Performance Standards:** In order to join NAN, attorney firms agree to adhere to the NAN Performance Standard, which can be customized to each client's goals and objectives. Standards ensure the ability to automate tracking and legal performance.
- **Electronic Funds Transfers:** NAN pulls collection dollars from each attorney firm's bank account on a daily basis, and reconciles and pushes net recoveries to creditor bank accounts electronically. Clients are provided with a single, easily manageable remittance.
- **Electronic Auditing:** Attorneys update NAN electronically on a daily basis with their activities, allowing timely reporting on all financial and non-financial activity, such as days-until service, suit and judgment.
- **NAN.net:** NAN provides online access to account-level information. A host of reports are available online as well as specialized data mining services.
- **Geominer<sup>®</sup>:** With this geographical-based software, creditors can review the status of accounts placed with attorneys anywhere in the United States. Performance and activity data are available on national, state, county and individual account levels.
- **DebtQuery<sup>SM</sup>:** Creditors can define queries on portfolios to generate scenarios and strategies that can maximize recovery. DebtQuery can be used to generate lists for audit purposes, status research and viewing activity at the account level.
- **On-line Affidavit Database:** This feature allows clients to produce, track and deliver affidavits to attorneys, significantly reducing the time between filing suit and collecting money. The database also decreases the incidence of lost documentation, resulting in improved cash flow.
- **SmartSIF<sup>SM</sup>:** This innovative, Internet tool provides creditors with a systemic, rapid response to settlement offers that fall below the blanket authority.
- **Monthly Reports:** NAN provides a full complement of performance reports on a monthly basis, including batch tracks, firm report cards, collection reports and




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**EXHIBIT E**

Complaint Small Claims

81-310

UNITED STATES OF AMERICA

STATE OF ILLINOIS

VERMILION COUNTY

IN THE CIRCUIT COURT OF THE FIFTH JUDICIAL CIRCUIT

07060418

CAPITAL ONE BANK

Plaintiff,

v.

SARAH E WILSON

Defendant(s)

CASE NO. 07 SC 1494 OCT 12 2007

FILED

*Louise Miller*  
Clerk of the Circuit Court  
Vermilion County, Illinois

(File Stamp Here)

## SMALL CLAIMS COMPLAINT

I, the undersigned, being duly sworn upon oath deposes and claim that the defendant(s) is/are indebted to the plaintiff(s) in the sum of \$1895.39 as of October 10, 2007 for breach of contractual terms of a credit card agreement pursuant to the use of the card by the defendant(s), plus, if applicable, contractual interest as called for in the terms, at 20.65%, plus attorneys fees as provided for in the agreement and that the plaintiff(s) CAPITAL ONE BANK has/have demanded payment of said sum; that the defendant(s) SARAH E WILSON reside(s) at 1018 ROBINSON ST, DANVILLE IL 61832-3857; that the plaintiff(s) CAPITAL ONE BANK reside(s) at 4851 Cox Road, Glen Allen, VA 23060

Signature for the Plaintiff or Attorney for Plaintiff

Louis S. Freedman  
Freedman Anselmo Lindberg & Rappe LLC  
PO Box 3228 Naperville, IL 60566-7228  
630/983-0770 Fax No. 630-983-3726  
Attorney No. Dupage 42005 Kane 031-26104  
Peoria 1794 Winnebago 3802 IL 03126232

P002CC  
CF 89-29

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

07060918

STATE OF GEORGIA )  
 ) ss  
COUNTY OF GWINNETT )

In Vermillion Court

\_\_\_\_\_  
Judicial (Circuit/District)

CAPITAL ONE BANK

Plaintiff

Vs.

Affidavit

WILSON, SARAH E

Defendant

Personally appeared before me MARITZA ROBERTS, who being duly sworn, made oath that he/she is a duly authorized agent of CAPITAL ONE BANK, and that he/she is authorized to make this affidavit, and to the best of his/her knowledge and belief, WILSON, SARAH E, account number 4388642107786017 is/are justly indebted to CAPITAL ONE BANK, in the sum of \$1828.06 Dollars as of 06/11/2007 for charges incurred with 20.65% interest from said date, and that the annexed account which is made part hereof, is a true and correct statement of said indebtedness. To the best of my knowledge, none of the above named defendant(s) is/are active duty in the military service of the United States or any of its allies as defined in the Soldiers and Sailor's Relief Act of 1940 with amendments, nor are they either incompetent or minor.

Given under my hand this 12th day of June, 2007.

  
Affiant

Taken, subscribed and sworn to before me, \_\_\_\_\_  
Maritza Davis

Notary Public in and for the City/County and State aforesaid, in my City/County  
aforesaid this 12th day of June, 2007.

  
Notary Public

My commission expires on \_\_\_\_\_

A203

FREEDMAN, ANSELMO, LINDBERG & RAPPE

**EXHIBIT F**

STATE OF INDIANA

IN THE SUPERIOR ~~CIRCUIT~~ COURT  
ROOM NO. \_\_\_\_\_

CAUSE NO. 47C01-0712-CC-1771

COUNTY OF LAWRENCE

CAPITAL ONE BANK

Plaintiff,

vs.

LINDA S LAWHORN

Defendant(s),

**FILED**

DEC 12 2007

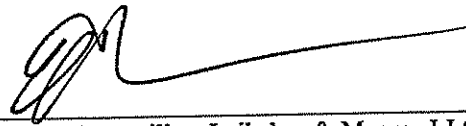
*Julie Blackwell*  
CLERK LAWRENCE CIRCUIT COURT

COMPLAINT

COMES NOW the Plaintiff, CAPITAL ONE BANK, by counsel,  
and for its claim for relief against Defendant(s), LINDA S LAWHORN alleges and says:

- (1) Plaintiff is a national bank authorized to do business in the State of Indiana and the Defendant(s) is/are a resident of the COUNTY OF LAWRENCE, Indiana.
- (2) The Defendant(s) opened a charge account with CAPITAL ONE BANK, agreeing to make monthly payments as required by the terms of the Charge Agreement, for purchases charged to the account.
- (3) The Defendant did make purchases and charged same to the account, but Defendant(s) failed to make the monthly payments called for on the account. There is an account stated in the amount of \$6138.71. See Plaintiff's Exhibit No. 1.
- (4) Plaintiff, declared Defendant(s) to be in default and demands payment of the balance.

WHEREFORE, the Plaintiff prays for judgment against Defendant(s) in the amount of \$6,138.71 plus costs and interest at the rate of 8% per annum, pursuant to IC 24-4.6-1-101.

  
Blatt, Hasenmiller, Leibsker & Moore, LLC  
350 East New York Street, Suite 240  
Indianapolis, IN 46204  
(866) 269-9858

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

1999078

STATE OF GEORGIA )  
 ) ss  
 COUNTY OF GWINNETT )

In Circuit Court

Judicial (Circuit/District)

47C01-0712-CC-1771

CAPITAL ONE BANK  
 Plaintiff

Vs.

Affidavit

LAWHORN, LINDA S  
 Defendant

Personally appeared before me DELINDA BROWN, who being duly sworn, made oath that he/she is an authorized agent of CAPITAL ONE BANK, and that he/she is authorized to make this affidavit: and to the best of his/her knowledge and belief, LAWHORN, LINDA S, account number \_\_\_\_\_ is/are justly indebted to CAPITAL ONE BANK, in the sum of \$6138.71 dollars as of 08/16/2007 for charges incurred with 28.10% interest. To the best of my knowledge, none of the above named defendant(s) is/are active duty in the military service of the United States or any of its allies as defined in the Soldiers and Sailor's Relief Act of 1940 with amendments.

Given under my hand this 14th day of September, 2007.

  
 Affiant

MARITZA L. ROBERTS

Taken, subscribed and sworn to before me, \_\_\_\_\_

Notary Public in and for the City/County and State aforesaid, in my City/County

aforesaid this 14th day of September, 2007.

  
 Notary Public

My commission expires on \_\_\_\_\_

A021

BLATT, HASENMILLER, LEIBSKER &amp; MOORE, L.L.C.

MARITZA L. ROBERTS  
 NOTARY PUBLIC, DEKALB COUNTY, GA  
 MY COMMISSION EXPIRES 4-10-2011

**EXHIBIT G**



1210V5

Time of Request: Monday, January 07, 2008 11:57:58 EST  
Client ID/Project Name: 430  
Number of Lines: 7090  
Job Number: 1823:68049447

Research Information

Service: Terms and Connectors Search  
Print Request: Selected Document(s): 1-1000  
Source: IL Public Records, Combined  
Search Terms: date(>January 2, 2007) & (07!) & (FREEDMAN) & "capital one"

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1. ABALOS; LINA, 07M1 0104804, 8/14/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE F S B**  
**FREEDMAN ANSELMO L & R**

2. ABDALLAH; KATAY, 07M1 0171001, 9/4/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

3. ABU-ASSAF; FERRAS, 07M1 0107639, 3/20/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO L & R**

4. ADAMS; ALEXIS G, 07M1 0118026, 4/17/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG AND ...**

5. ADAMS; CARLOS L, 07M1 0105001, 8/14/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO L & R**

6. ADAMS; GREGORY W, 07SC 0002254, 5/9/2007, JUDGMENT, LAKE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**LOUIS FREEDMAN**

7. ADAMS; JILL, 07SC 0005438, 9/24/2007, JUDGMENT, ST. CLAIR COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**LOUIS S FREEDMAN**

8. ADAMS; MARY, 07M1 0202242, 11/27/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO L & R**

9. ADAMS; WALTER L, 07M1 0121034, 9/18/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

10. ADEKOYA; ADEREMI, 07M1 0151188, 9/18/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

11. ADEPOJU; DORIS, 07SC 0000404, 2/28/2007, JUDGMENT, LAKE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**LOUIS FREEDMAN**

12. AGNEW; JOYCE E, 07M1 0102242, 2/27/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO L & R**

996. MICHALS; GEORGE, 07M1 0111104, 6/5/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

997. MIETUS; JENNIFER M, 07SC 0000697, 10/23/2007, JUDGMENT, KENDALL COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**LOUIS S FREEDMAN**

998. MIGACZ; JAMES, 07SC 0002528, 6/20/2007, JUDGMENT, KANE COUNTY, ILLINOIS  
**CAPITAL ONE FSB**  
**LOUIS SCOTT FREEDMAN**

999. MILES; DOREAN, 07M1 0133287, 9/25/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL  
DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

1000. MILIAN; CONRAD, 07SR 0001622, 11/30/2007, GARNISHMENT, DUPAGE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE ...**

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Time of Request: Monday, January 07, 2008 11:58:23 EST  
Client ID/Project Name: 430  
Number of Lines: 4336  
Job Number: 2822:68049520

Research Information

Service: Terms and Connectors Search  
Print Request: Selected Document(s): 1001-1610  
Source: IL Public Records, Combined  
Search Terms: date(>January 2, 2007) & (07!) & (FREEDMAN) & "capital one"

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CHICAGO, IL 60603-3593

1001. MILICH; MITCH, 07M1 0150244, 9/18/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

1002. MILK;PAUL, 07SC 0000589, 4/27/2007, JUDGMENT, KANKAKEE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**LOUIS S FREEDMAN**

1003. MILLA; NANCY, 07M1 0185634, 10/16/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

1004. MILLER; JESSIE, 07M1 0137021, 8/7/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

1005. MILLER;JUANITA, 07SC 0008248, 11/28/2007, JUDGMENT, LAKE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**LOUIS FREEDMAN**

1006. MILLER; MICHAEL, 07M1 0180458, 11/27/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO L & R**

1007. MILLER;MARCEEN L, 07SR 0001376, 8/6/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**LOUIS S FREEDMAN**

1008. MILLER; RUTH, 07M1 0154128, 10/2/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE F S B**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

1009. MILLER; YOLANDA F, 07M1 0122609, 7/24/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

1010. MILLETTE; MARGARET A., 07SC 0000255, 4/12/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**LOUIS S. FREEDMAN**

1011. MILTENBERGER; COLLEEN, 07M1 0159882, 10/9/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG**

1012. MINNES; ADRIENNE K, 07M1 0154126, 9/18/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG**

**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG**

1601. ZIMMERMAN; NOLITA J, 07M1 0110625, 10/15/2007, GARNISHMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO L & R**

1602. ZIMMERMANN; NOLITA J, 07M1 0110625, 8/14/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

1603. ZIYAD; LILAH, 07M1 0110627, 3/27/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

1604. ZONS; RALPH D, 07M1 0109171, 4/17/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE FSB**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

1605. ZOUMAH; CHRISTY P, 07M1 0185648, 10/16/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

1606. ZUBRICKAS; EDWARD J, 07M1 0121036, 7/10/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**LOUIS S FREEDMAN**

1607. ZUBRICKAS; EDWARD J, 07M1 0121036, 8/28/2007, VACATED JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
7/10/2007  
**LOUIS S FREEDMAN**

1608. ZUNIGA; ROBERT, 07M1 0109612, 10/23/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

1609. ZWOLINSKI;CHRISTOPHER J, 07SC 0007376, 11/7/2007, JUDGMENT, LAKE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**LOUIS FREEDMAN**

1610. ZYZDA; JOYCE A, 07M1 0159898, 10/30/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**FREEDMAN ANSELMO LINDBERG & RAPPE**

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**EXHIBIT H**

1210V5

Time of Request: Monday, January 07, 2008 14:36:09 EST  
Client ID/Project Name: 430  
Number of Lines: 6473  
Job Number: 2842:68080608

Research Information

Service: Terms and Connectors Search  
Print Request: All Documents 1-913  
Source: IL Public Records, Combined  
Search Terms: date(>January 2, 2007) and date(<june 1, 2007) & (07!) & (blatt /2  
has!) & "capital one" and not(garnishment)

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CHICAGO, IL 60603-3593

1. ABED; ABDEL A, 07M1 0107382, 3/15/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER & MOORE**

2. ABENDROTH; SHANNON, 07M1 0120468, 4/17/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

3. ABREGO; DANIEL, 07M1 0132703, 5/29/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

4. ADAMS; AARON CARTER, 07M1 0103989, 3/12/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER & MOORE**

5. AFOLAYAN; JAMES, et al., 07M1 0117234, 4/9/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER AND MOORE**

6. ALBA; JOSEPH A, 07M1 0118810, 4/16/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

7. ALBARRAN; MARIA, 07M1 0101029, 5/1/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

8. ALEXANDER; MARY, 07M1 0118151, 4/3/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

9. ALFARO; LUCIA, 07SC 0000032, 2/2/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**BLATT, HASENMILLER**

10. ALHINNAWI; AHMAD A, 07M1 0112218, 3/27/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

11. ALLEN; ANGELA D, 07M1 0103519, 3/6/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

12. ALLEN; AUDREY A, 07M1 0103512, 5/8/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**

**BLATT HASENMILLER L & M**

908. ZEA;JACK W, 07SC 0000437, 3/19/2007, JUDGMENT, MCHENRY COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**BLATT, HASENMILLER, LEIBSKER & MOORE**

909. ZEHNDER; PAT, 07M1 0126128, 5/29/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

910. ZELINKA; RANDY, 07SC 0000011, 2/5/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**BLATT, HASENMILLER**

911. ZIELINSKI; SUSAN L, 07M1 0110567, 3/26/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER & MOORE**

912. ZUBERI; MOHAMMAD, 07SC 0001607, 3/23/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**BLATT, HASENMILLER**

913. ZUNIGA; MANUEL A, 07M1 0121609, 4/17/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER AND MOORE**

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**EXHIBIT I**

1210V5

**Time of Request:** Monday, January 07, 2008 14:38:44 EST  
**Client ID/Project Name:** 430  
**Number of Lines:** 7130  
**Job Number:** 1823:68081202

Research Information

**Service:** Terms and Connectors Search  
**Print Request:** Selected Document(s): 1-1000  
**Source:** IL Public Records, Combined  
**Search Terms:** date(>June 1, 2007) & (07!) & (blatt /2 has!) & "capital one" and  
not(garnishment)

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1. ABBAS;ABD M, 07SR 0001138, 11/9/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
CAPITAL ONE BANK  
BLATT HASENMILLER LEIBSKER & MOORE

2. ABBASI; SAWSAN, et al., 07M1 0143224, 11/5/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
CAPITAL ONE BANK  
BLATT HASENMILLER LEIBSKER & MOORE

3. ABDULAHAD; BERNADETT M, 07M1 0123254, 10/10/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
CAPITAL ONE BANK  
BLATT HASENMILLER L & M

4. ABDULHAQQ; STEPHEN T, et al., 07M1 0163602, 11/19/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
CAPITAL ONE BANK  
BLATT HASENMILLER L & M

5. ABEL; STUART, 07M1 0143164, 6/19/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL  
DISTRICT  
CAPITAL ONE BANK  
BLATT HASENMILLER L & M

6. ABERNATHY; WALTER P, 07AR 0001059, 9/18/2007, JUDGMENT, ST. CLAIR COUNTY, ILLINOIS  
CAPITAL ONE BANK  
BLATT,HASENMILLER,LEIBSKER AND MOORE ...

7. ABIC; NADA N , et al., 07M1 0106352, 10/11/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
CAPITAL ONE BANK  
BLATT HASENMILLER L & M

8. ABORDO; NANNYLETT, et al., 07M1 0143083, 6/19/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
CAPITAL ONE BANK  
BLATT HASENMILLER LEIBSKER AND MOORE

9. ABOUSAMRA; ALBERT, 07M1 0184880, 11/15/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
CAPITAL ONE BANK  
BLATT HASENMILLER LEIBSKER & MOORE

10. ABRAHAM; GARY, 07SC 0001410, 6/4/2007, JUDGMENT, MCHENRY COUNTY, ILLINOIS  
CAPITAL ONE BANK  
BLATT, HASENMILLER, LEIBSKER & MOORE

11. ABRIL; CARMINA, 07SC 0003343, 6/4/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
CAPITAL ONE BANK  
BLATT, HASENMILLER

12. ABUFAKUSEH; NASSER M, 07M1 0161001, 11/19/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
CAPITAL ONE BANK  
BLATT HASENMILLER L & M



990. JASHEL; LARRY S, 07M1 0119068, 10/2/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

991. JASSIM; SAMIR, 07M1 0164117, 8/6/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

992. JAVELONA; CHARITO S, 07M1 0190018, 11/1/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
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**BLATT HASENMILLER L & M**

993. JAVORSKA; GALINA, 07SR 0001362, 8/6/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
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994. JEANTY; ELSIE H, et al., 07M1 0144581, 6/21/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

995. JEFFERS; DONALD, 07M1 0174159, 9/25/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

996. JEFFERSON; EARNESTIN, 07M1 0186420, 10/23/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER & MOORE**

997. JEFFERY; DONNA B, et al., 07M1 0152027, 7/9/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

998. JEFFRIES; JOEL A, et al., 07M1 0152035, 7/9/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

999. JENKINS; LATOYA S, et al., 07M1 0149691, 7/3/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1000. JENKINS; MARSHALL, 07M1 0172340, 9/13/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
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**Time of Request:** Monday, January 07, 2008 14:39:03 EST  
**Client ID/Project Name:** 430  
**Number of Lines:** 7130  
**Job Number:** 1822:68081258

Research Information

**Service:** Terms and Connectors Search  
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**Source:** IL Public Records, Combined  
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**Send to:** EDELMAN, DAN  
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120 S LA SALLE ST FL 18  
CHICAGO, IL 60603-3593

1001. JENKINS; JULIUS, 07M1 0134082, 10/4/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1002. JENNINGS; WILLIAM P, 07M1 0143477, 6/19/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER AND MOORE**

1003. JEREZ; JOHNNY S, 07M1 0185101, 10/23/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1004. JERSTAD;SHANNON H, et al., 07SC 0004360, 7/6/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**BLATT, HASENMILLER**

1005. JEWELL; MARY L, et al., 07M1 0181440, 10/16/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1006. JEZIOROWSKI; KATHY , et al., 07M1 0123241, 10/4/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1007. JIMENEZ; SILVIA, et al., 07M1 0143022, 6/19/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1008. JIMENEZ; BLANCA, 07M1 0128487, 10/4/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1009. JIMINEZ; AURELIO A, et al., 07M1 0143023, 6/19/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1010. JIMOH; CELESTINE, 07M1 0189868, 11/1/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1011. JINKS; SHARON L, et al., 07M1 0177396, 10/4/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1012. JOHNICAN;JEANINE, 07SC 0002203, 11/5/2007, JUDGMENT, KANKAKEE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER & MOORE LLC**

1989. VACULIK; GRACE C, 07M1 0179448, 10/11/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER & MOORE**

1990. VALDEZ; MARIA, 07M1 0140710, 6/7/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1991. VALDEZ; RONALDO, 07M1 0189775, 11/1/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1992. VALINO; LUCIANITA A, 07M1 0144666, 6/21/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1993. VANDERBILT; ANGELIQUE D, 07M1 0172748, 9/13/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1994. VANELLIS; MERRICK, 07M1 0149616, 7/3/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER AND MOORE**

1995. VANSICKLE; JOHN A, et al., 07M1 0140856, 6/14/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1996. VARCHO; ANDREW A, 07SC 0006282, 9/14/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER & MOORE**

1997. VARGAS; ERLINDA, et al., 07M1 0198065, 11/29/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1998. VARGAS; OMAR, 07M1 0139171, 6/12/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

1999. VASILI; SILLO, 07M1 0118775, 6/18/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

2000. VASSILEV; VASSIL, 07SC 0008109, 11/19/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER**

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**Time of Request:** Monday, January 07, 2008 14:39:16 EST  
**Client ID/Project Name:** 430  
**Number of Lines:** 1049  
**Job Number:** 1862:68081292

Research Information

**Service:** Terms and Connectors Search  
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**Source:** IL Public Records, Combined  
**Search Terms:** date(>June 1, 2007) & (07!) & (blatt /2 has!) & "capital one" and not(garnishment)

**Send to:** EDELMAN, DAN  
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120 S LA SALLE ST FL 18  
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2001. VAUGHN; DEWANDA L, 07M1 0149615, 7/3/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER & MOORE**

2002. VAUGHN; HENRIETTA, et al., 07M1 0140855, 6/14/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

2003. VAZQUEZOLIVERA; ROBERT, 07M1 0146356, 6/26/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

2004. VEAL; WALTER, 07M1 0144459, 6/21/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST MUNICIPAL  
DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

2005. VEALS; BEVERLY A, 07M1 0103138, 11/8/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

2006. VELAZQUEZ; ANTHONY, 07M1 0196074, 11/20/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

2007. VENSON; PHILLIP, et al., 07M1 0198067, 11/29/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

2008. VILIM;MICHAEL R, 07SC 0003066, 11/27/2007, JUDGMENT, DUPAGE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER & MOORE**

2009. VILLAGOMEZ;HERIBERTO, 07SC 0001093, 6/25/2007, JUDGMENT, KANKAKEE COUNTY, ILLINOIS  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER LEIBSKER & MOORE LLC**

2010. VILLAREAL; DEBORA L, 07M1 0192161, 11/8/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

2011. WASHINGTON; LATOYA, 07M1 0142325, 6/19/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

2012. WASHINGTON; RICKEY D, 07M1 0114815, 12/18/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**



2145. ZUFAN; THERESA A, 07M1 0137724, 6/14/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

2146. ZUNIGA; MANUEL A, 07M1 0159536, 7/30/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

2147. ZUNIGA; MYRNA, et al., 07M1 0169168, 12/4/2007, JUDGMENT, COOK COUNTY, ILLINOIS - 1ST  
MUNICIPAL DISTRICT  
**CAPITAL ONE BANK**  
**BLATT HASENMILLER L & M**

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**EXHIBIT J**

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

BARBARA F. STRICKLAND,	)	
YOLANDA LEE,	)	
on behalf of plaintiffs and the class	)	
described herein,	)	
	)	
Plaintiff,	)	08 C 34
	)	Judge Lindberg
vs.	)	Magistrate Judge Geraldine Soat Brown
	)	
TSYS TOTAL DEBT MANAGEMENT	)	
INC. d/b/a NATIONAL	)	
ATTORNEY NETWORK,	)	
	)	
Defendant.	)	

**DECLARATION OF DANIEL A. EDELMAN**

Daniel A. Edelman declares under penalty of perjury, as provided for by 28 U.S.C. §1746, that the following statements are true:

1. Edelman, Combs, Lattuner & Goodwin, LLC, has 5 principals, Daniel A. Edelman, Cathleen M. Combs, James O. Lattuner, Tara L. Goodwin, and Michelle R. Teggelaar and 10 associates.

2. **Daniel A. Edelman** is a 1976 graduate of the University of Chicago Law School. From 1976 to 1981 he was an associate at the Chicago office of Kirkland & Ellis with heavy involvement in the defense of consumer class action litigation (such as the General Motors Engine Interchange cases). In 1981 he became an associate at Reuben & Proctor, a medium-sized firm formed by some former Kirkland & Ellis lawyers, and was made a partner there in 1982. From the end of 1985 he has been in private practice in downtown Chicago. Virtually all of his practice involves litigation on behalf of consumers, mostly through class actions. He is the co-author of Rosmarin & Edelman, Consumer Class Action Manual (2d-4th editions, National Consumer Law Center 1990, 1995 and 1999); author of Payday Loans: Big Interest Rates and Little Regulation, 11 Loy.Consumer L.Rptr. 174 (1999); author of Consumer Fraud and Insurance Claims, in Bad Faith and Extracontractual Damage Claims in Insurance Litigation, Chicago Bar Ass'n 1992; co-author of Chapter 8, "Fair Debt Collection Practices Act," Ohio Consumer Law (1995 ed.); co-author of Fair Debt Collection: The Need for Private Enforcement, 7 Loy.Consumer L.Rptr. 89 (1995); author of An Overview of The Fair Debt Collection Practices Act, in Financial Services Litigation, Practising Law Institute (1999); co-

author of Residential Mortgage Litigation, in Financial Services Litigation, Practicing Law Institute (1996); author of Automobile Leasing: Problems and Solutions, 7 Loy.Consumer L.Rptr. 14 (1994); author of Current Trends in Residential Mortgage Litigation, 12 Rev. of Banking & Financial Services 71 (April 24, 1996); author of Applicability of Illinois Consumer Fraud Act in Favor of Out-of-State Consumers, 8 Loy.Consumer L.Rptr. 27 (1996); co-author of Illinois Consumer Law (Chicago Bar Ass'n 1996); co-author of D. Edelman and M. A. Weinberg, Attorney Liability Under the Fair Debt Collection Practices Act (Chicago Bar Ass'n 1996); author of The Fair Debt Collection Practices Act: Recent Developments, 8 Loy.Consumer L. Rptr. 303 (1996); author of Second Mortgage Frauds, Nat'l Consumer Rights Litigation Conference 67 (Oct. 19-20, 1992); and author of Compulsory Arbitration of Consumer Disputes, Nat'l Consumer Rights Litigation Conference 54, 67 (1994). He is a member of the Illinois bar and admitted to practice in the following courts: United States Supreme Court, Seventh Circuit Court of Appeals, First Circuit Court of Appeals, Second Circuit Court of Appeals, Third Circuit Court of Appeals, Fifth Circuit Court of Appeals, Eighth Circuit Court of Appeals, Ninth Circuit Court of Appeals, Tenth Circuit Court of Appeals, Eleventh Circuit Court of Appeals, United States District Courts for the Northern and Southern Districts of Indiana, United States District Courts for the Northern, Central, and Southern Districts of Illinois, United States District Court for the District of Arizona, United States District Court for the District of Connecticut, and the Supreme Court of Illinois. He is a member of the Northern District of Illinois trial bar.

**3. Cathleen M. Combs** is a 1976 graduate of Loyola University Law School. She formerly supervised the Northwest office of the Legal Assistance Foundation of Chicago, where she was lead or co-counsel in class actions in the areas of unemployment compensation, prison law, social security law, and consumer law. She joined what is now Edelman, Combs, Latturner & Goodwin, LLC in early 1991. Decisions in which she was involved prior to joining the firm include: Johnson v. Heckler, 607 F.Supp. 875 (N.D.Ill. 1984), and 100 F.R.D. 70 (N.D. Ill. 1983); Sanders v. Shephard, 185 Ill.App.3d 719, 541 N.E.2d 1150 (1st Dist. 1989); Maller v. Cohen, 176 Ill.App.3d 987, 531 N.E.2d 1029 (1st Dist. 1988); Wright v. Department of Labor, 166 Ill.App.3d 438, 519 N.E.2d 1054 (1st Dist. 1988); Barron v. Ward, 165 Ill.App.3d 653, 517 N.E.2d 591 (1st Dist. 1987); City of Chicago v. Leviton, 137 Ill.App.3d 126, 484 N.E.2d 438 (1st Dist. 1985); Jude v. Morrissey, 117 Ill.App.3d 782, 454 N.E.2d 24 (1st Dist. 1983). She is a member of the Northern District of Illinois trial bar.

**4. James O. Latturner** is a 1962 graduate of the University of Chicago Law School. Until 1969, he was an associate and then a partner at the Chicago law firm of Berchem, Schwanes & Thuma. From 1969 to 1995 he was Deputy Director of the Legal Assistance Foundation of Chicago, where he specialized in consumer law, including acting as lead counsel in over 30 class actions. His publications include Chapter 8 ("Defendants") in Federal Practice Manual for Legal Services Attorneys (M. Masinter, Ed., National Legal Aid and Defender Association 1989); Governmental Tort Immunity in Illinois, 55 Ill.B.J. 29 (1966); Illinois Should Explicitly Adopt the Per Se Rule for Consumer Fraud Act Violations, 2 Loy.Consumer L.Rep. 64 (1990), and Illinois Consumer Law (Chicago Bar Ass'n 1996). He has taught in a nationwide series of 18 Federal Practice courses sponsored by the Legal Services Corporation, each lasting

four days and designed for attorneys with federal litigation experience. He has argued some 30 appeals, including two cases in the United States Supreme Court and two in the Illinois Supreme Court. Mr. Latturner was involved in many of the significant decisions establishing the rights of Illinois consumers. He is a member of the Northern District of Illinois trial bar.

**5. Tara L. Goodwin** is a graduate of the University of Chicago (B.A., with general honors, 1988) and Illinois Institute of Technology, Chicago-Kent College of Law (J.D., with high honors, 1991). She has been with the firm since her graduation and has participated in many of the cases described below. **Reported Cases.** Williams v. Chartwell Financial Services, LTD, 204 F.3d 748 (7th Cir. 2000); Hillenbrand v. Meyer Medical Group, 682 N.E.2d 101 (Ill.1st Dist. 1997), 720 N.E.2d 287 (Ill.1st Dist. 1999); Besette v. Avco Fin. Servs., 230 F.3d 439 (1st Cir. 2000); Large v. Conesco Fin. Servicing Co., 292 F.3d 49 (1st Cir. 2002); Carbajal v. Capital One, 219 F.R.D. 437 (N.D.Ill. 2004); Russo v. B&B Catering, 209 F.Supp.2d 857 (N.D.Ill. 2002); Garcia v. Village of Bensenville, 2002 U.S. Dist. LEXIS 3803 (N.D.Ill.); Romaker v. Crossland Mtg. Co., 1996 U.S. Dist. LEXIS 6490 (N.D.Ill.); Mount v. LaSalle Bank Lake View, 926 F.Supp. 759 (N.D.Ill. 1996). She is a member of the Northern District of Illinois trial bar.

**6. Michelle R. Teggelaar** is a graduate of the University of Illinois (B.A., 1993) and Chicago-Kent College of Law, Illinois Institute of Technology (J.D., with honors, 1997). **Reported Cases:** Johnson v. Revenue Management, Inc., 169 F.3d 1057 (7th Cir. 1999); Coelho v. Park Ridge Oldsmobile, Inc., 247 F. Supp. 2d 1004 (N.D. Ill. 2003); Dominguez v. Alliance Mtge., Co., 226 F. Supp. 2d 907 (N.D. Ill. 2002); Watson v. CBSK Financial Group, Inc., 197 F. Supp. 2d 1118 (N.D. Ill. 2002); Van Jackson v. Check 'N Go of Illinois, Inc. 123 F. Supp. 2d 1085 (N.D. Ill. 2000), Van Jackson v. Check 'N Go of Illinois, Inc., 123 F. Supp. 2d 1079, Van Jackson v. Check 'N Go of Illinois, Inc., 114 F. Supp. 2d 731 (N.D. Ill. 2000); Van Jackson v. Check 'N Go of Illinois, Inc., 193 F.R.D. 544 (N.D. Ill. 2000); Vines v. Sands, 188 F.R.D. 302 (N.D. Ill. 1999); Veillard v. Mednick, 24 F. Supp. 2d 863 (N.D. Ill. 1998); Sledge v. Sands, 182 F.R.D. 255 (N.D. Ill. 1998), Vines v. Sands, 188 F.R.D. 203 (N.D. Ill. 1999), Livingston v. Fast Cash USA, Inc., 753 N.E.2d 572 (Ind. 2001); Carroll v. Butterfield Heath Care, Inc., 2003 WL 22462604 (N.D. Ill. 2003); Payton v. New Century Mtge., Inc., 2003 WL 22349118 (N.D. Ill. 2003); Seidat v. Allied Interstate, Inc., 2003 WL 2146825 (N.D. Ill. 2003) (Report and Recommendation); Michalowski v. Flagstar Bank, FSB, 2002 WL 112905 (N.D. Ill. 2002); Bigalke v. Creditrust Corp., 2001 WL 1098047 (N.D. Ill. 2001) (Report and Recommendation); Donnelly v. Illini Cash Advance, 2000 WL 1161076 (N.D. Ill. 2000); Mitchem v. Paycheck Advance Express, 2000 WL 419992 (N.D. Ill. 2000); Pinkett v. Moolah Loan Co., 1999 WL 1080596 (N.D. Ill. 1999); Farley v. Diversified Collection Serv., 1999 WL 965496 (N.D. Ill. 1999); Davis v. Commercial Check Control, 1999 WL 965496 (N.D. Ill. 1999); Sledge v. Sands, 1999 WL 261745 (N.D. Ill. 1999); Slater v. Credit Sciences, Inc., 1998 WL 341631 (N.D. Ill. 1998); Slater v. Credit Sciences, Inc., 1998 WL 299803 (N.D. Ill. 1998).

## **7. Associates**

a. **Francis R. Greene** is a graduate of Johns Hopkins University (B.A., with honors, May 1984), Rutgers University (Ph.D., October 1991), and Northwestern University Law School (J.D., 2000). **Reported Cases:** Johnson v. Thomas, 342 Ill. App.3d 382, 794 N.E.2d 919 (1<sup>st</sup> Dist. 2003); Jolly v. Shapiro & Kreisman, 237 F. Supp. 2d 888 (N.D. Ill. 2002); Parker v. 1-800 Bar None, a Financial Corp., Inc. 2002 WL 215530 (N.D. Ill. 2002); Jiang v. Allstate Ins. Co. (199 F.R.D. 267); Hill v. AMOCO Oil Co. 2003 WL 262424, 2001 WL 293628 (N.D. Ill. 2003); Roquet v. Arthur Anderson LLP 2002 WL 1900768 (N.D. Ill. 2002); White v. Financial Credit, Corp. 2001 WL 1665386 (N.D. Ill.); Ransom v. Gurnee Volkswagen 2001 WL 1241297 (N.D. Ill. 2001) and 2002 WL 449703 (N.D. Ill. 2002); Doxie v. Impac Funding Corp. 2002 WL 31045387 (N.D. Ill. 2002); Levin v. Kluever & Platt LLC 2003 WL 22757763 and 2003 WL 22757764 (N.D. Ill. 2003); Pleasant v. Risk Management Alternatives 2003 WL 22175390 (N.D. Ill. 2003); Jenkins v. Mercantile Mortgage 231 F. Supp. 2d 737 (N.D. Ill. 2002); Hobson v. Lincoln Ins. Agency, Inc. 2001 WL 55528, 2001 WL 648958 (N.D. Ill. 2001), Anderson v. Lincoln Ins. Agency 2003 WL 291928, Hobson v. Lincoln Ins. Agency 2003 WL 338161 (N.D. Ill. 2003). He is a member of the Northern District of Illinois trial bar.

b. **Julie Clark** (nee Cobolovic) is a graduate of Northern Illinois University (B.A., 1997) and DePaul University College of Law (J.D., 2000). **Reported Cases:** Qualkenbush v. Harris Trust & Savings Bank 219 F.Supp.2d 935 (N.D.Ill.,2002); Covington-McIntosh v. Mount Glenwood Memory Gardens 2002 WL 31369747 (N.D.Ill.,2002), 2003 WL 22359626 (N.D. Ill. 2003).

c. **Heather A. Kolbus** (née Piccirilli) is a graduate of DePaul University (B.S. *cum laude*, 1997), and Roger Williams University School of Law (J.D., 2002).

d. **Albert F. Hofeld Jr.** is a graduate of Reed College (B.A., 1990), the University of Chicago Divinity School (M. Div., 1994), and Northwestern University Law School (J.D., 2000).

e. **Thomas E. Soule** is a graduate of Stanford University (B.A., 2000), and the University of Wisconsin Law School (J.D., 2003).

f. **Cassandra P. Miller** is a graduate of the University of Wisconsin – Madison (B.A. 2001) and John Marshall Law School (J.D. *magna cum laude* 2006).

g. **Tiffany N. Hardy** (admitted NY, DC, ND IL, admission in IL pending) is a graduate of Tuskegee University (B.A. 1998) and Syracuse University College of Law (J.D.2001).

h. **Zachary Jacobs** is a graduate of the University of South Dakota (B.S. 2002) and Chicago-Kent College of Law, Illinois Institute of Technology (J.D. 2007).

i. **Rupali Shah** is a graduate of the University of Chicago (B.A.



2004) and University of Illinois College of Law (J.D. 2007).

i. **Michael J. Aschenbrener** is a graduate of the University of Minnesota (B.A. 2001) and the Chicago-Kent College of Law, Illinois Institute of Technology (J.D. May 2007).

8. The firm also has 15 legal assistants, as well as other support staff.

9. Since its inception, the firm has recovered more than \$500 million for consumers.

10. The types of cases handled by the firm are illustrated by the following:

11. **Mortgage charges and servicing practices:** The firm has been involved in dozens of cases, mostly class actions, complaining of illegal charges on mortgages and improper servicing practices. These include MDL-899, In re Mortgage Escrow Deposit Litigation, and MDL-1604, In re Ocwen Federal Bank FSB Mortgage Servicing Litigation, as well as the Fairbanks mortgage servicing litigation. Decisions in the firm's mortgage cases include: Christakos v. Intercounty Title Co., 196 F.R.D. 496 (N.D.Ill. 2000); Johnstone v. Bank of America, N.A., 173 F.Supp.2d 809 (N.D.Ill. 2001); Leon v. Washington Mut. Bank, F.A., 164 F.Supp.2d 1034 (N.D.Ill. 2001); Williamson v. Advanta Mortg. Corp., 1999 U.S. Dist. LEXIS 16374 (N.D.Ill., Oct. 5, 1999); McDonald v. Washington Mut. Bank, F.A., 2000 U.S. Dist. LEXIS 11496 (N.D.Ill., June 22, 2000); Metmor Financial, Inc. v. Eighth Judicial District Court, No. 23848 (Nev.Sup.Ct., Apr. 27, 1993); GMAC Mtge. Corp. v. Stapleton, 236 Ill.App.3d 486, 603 N.E.2d 767 (1st Dist. 1992), leave to appeal denied, 248 Ill.2d 641, 610 N.E.2d 1262 (1993); Leff v. Olympic Fed. S. & L. Ass'n, 1986 WL 10636 (N.D.Ill. 1986); Aitken v. Fleet Mtge. Corp., 1991 U.S. Dist. LEXIS 10420 (N.D.Ill. 1991), and 1992 U.S. Dist. LEXIS 1687 (N.D.Ill., Feb. 12, 1992); Poindexter v. National Mtge. Corp., 1991 U.S. Dist. LEXIS 19643 (N.D.Ill., Dec. 23, 1991), later opinion, 1995 U.S. Dist. LEXIS 5396 (N.D.Ill., April 24, 1995); Sanders v. Lincoln Service Corp., 1993 U.S. Dist. LEXIS 4454 (N.D.Ill. 1993); Robinson v. Empire of America Realty Credit Corp., 1991 U.S. Dist. LEXIS 2084 (N.D.Ill., Feb. 20, 1991); In re Mortgage Escrow Deposit Litigation, M.D.L. 899, 1994 U.S. Dist. LEXIS 12746 (N.D.Ill., Sept. 8, 1994); Greenberg v. Republic Federal S. & L. Ass'n, 1995 U.S. Dist. LEXIS 5866 (N.D.Ill., May 1, 1995).

12. The recoveries in the escrow overcharge cases alone are over \$250 million. Leff was the seminal case on mortgage escrow overcharges.

13. The escrow litigation had a substantial effect on industry practices, resulting in limitations on the amounts which mortgage companies held in escrow.

14. **Bankruptcy:** The firm brought a number of cases complaining that money was being systematically collected on discharged debts, in some cases through the use of



invalid reaffirmation agreements, including the national class actions against Sears and General Electric. Conley v. Sears, Roebuck, 1:97cv11149 (D.Mass); Fisher v. Lechmere Inc., 1:97cv3065, (N.D.Ill.). These cases were settled and resulted in recovery by nationwide classes. Cathleen Combs successfully argued the first Court of Appeals case to hold that a bankruptcy debtor induced to pay a discharged debt by means of an invalid reaffirmation agreement may sue to recover the payment. Besette v. Avco Financial Services, 230 F.3d 439 (1st Cir. 2000).

**15. Automobile sales and financing practices:** The firm has brought many cases challenging practices relating to automobile sales and financing, including:

**a.** Hidden finance charges resulting from pass-on of discounts on auto purchases. Walker v. Wallace Auto Sales, Inc., 155 F.3d 927, 1998 U.S. App. LEXIS 22663 (7th Cir. 1998).

**b.** Misrepresentation of amounts disbursed for extended warranties. Taylor v. Quality Hyundai, Inc., 150 F.3d 689, 1998 U.S.App. LEXIS 16434 (7th Cir. 1998); Grimaldi v. Webb, 282 Ill.App.3d 174, 668 N.E.2d 39 (1st Dist. 1996), leave to appeal denied, 169 Ill.2d 566 (1996); Slawson v. Currie Motors Lincoln Mercury, Inc., 1995 U.S. Dist. LEXIS 451 (N.D.Ill., Jan. 5, 1995); Cirone-Shadow v. Union Nissan, Inc., 1995 U.S. Dist. LEXIS 1379 (N.D.Ill., Feb. 3, 1995), later opinion, 1995 U.S. Dist. LEXIS 5232 (N.D.Ill., April 20, 1995) (same); Chandler v. Southwest Jeep-Eagle, Inc., 1995 U.S. Dist. LEXIS 8212 (N.D.Ill., June 8, 1995); Shields v. Lefta, Inc., 1995 U.S. Dist. LEXIS 7807 (N.D.Ill., June 5, 1995).

**c.** Spot delivery. Janikowski v. Lynch Ford, Inc., 1999 U.S. Dist. LEXIS 3524 (N.D.Ill., March 11, 1999); Diaz v. Westgate Lincoln Mercury, Inc., 1994 U.S. Dist. LEXIS 16300 (N.D.Ill. 1994); Grimaldi v. Webb, 282 Ill.App.3d 174, 668 N.E.2d 39 (1st Dist. 1996), leave to appeal denied, 169 Ill.2d 566 (1996).

**d.** Force placed insurance. Bermudez v. First of America Bank Champion, N.A., 860 F.Supp. 580 (N.D.Ill. 1994); Travis v. Boulevard Bank, 1994 U.S. Dist. LEXIS 14615 (N.D.Ill., Oct. 13, 1994), modified, 880 F.Supp. 1226 (N.D.Ill., 1995); Moore v. Fidelity Financial Services, Inc., 884 F. Supp. 288 (N.D.Ill. 1995).

**e.** Improper obligation of cosigners. Lee v. Nationwide Cassell, 174 Ill.2d 540, 675 N.E.2d 599 (1996); Taylor v. Trans Acceptance Corp., 267 Ill.App.3d 562, 641 N.E.2d 907 (1st Dist. 1994), leave to appeal denied, 159 Ill.2d 581, 647 N.E.2d 1017 (1995).

**f.** Evasion of FTC holder rule. Brown v. LaSalle Northwest Nat'l Bank, 148 F.R.D. 584 (N.D.Ill. 1993), 820 F.Supp. 1078 (N.D.Ill. 1993), and 1993 U.S. Dist. LEXIS 11419 (N.D.Ill., Aug. 13, 1993).

**16.** These cases also had a substantial effect on industry practices. The warranty cases, such as Grimaldi, Gibson, Slawson, Cirone-Shadow, Chandler, and Shields,

resulted in the Federal Reserve Board's revision of applicable disclosure requirements, so as to prevent car dealers from representing that the charge for an extended warranty was being disbursed to a third party when that was not in fact the case.

**17. Predatory lending practices:** The firm has brought numerous cases challenging predatory mortgage and "payday" lending practices, mostly as class actions. Livingston v. Fast Cash USA, Inc., 753 N.E.2d 572 (Ind. Sup. Ct. 2001); Williams v. Chartwell Fin. Servs., 204 F.3d 748 (7th Cir. 2000); Parker v. 1-800 Bar None, a Financial Corp., Inc., 01 C 4488, 2002 WL 215530 (N.D.Ill., Feb 12, 2002); Gilkey v. Central Clearing Co., 202 F.R.D. 515 (E.D.Mich. 2001); Van Jackson v. Check 'N Go of Ill., Inc., 114 F.Supp.2d 731 (N.D.Ill. 2000), later opinion, 193 F.R.D. 544 (N.D.Ill. 2000), 123 F.Supp. 2d 1079 (N.D.Ill. 2000), later opinion, 123 F.Supp. 2d 1085 (N.D.Ill. 2000); Henry v. Cash Today, Inc., 199 F.R.D. 566 (S.D.Tex. 2000); Donnelly v. Illini Cash Advance, Inc., 00 C 94, 2000 WL 1161076, 2000 U.S. Dist. LEXIS 11906 (N.D.Ill., Aug. 14, 2000); Jones v. Kunin, 2000 U.S. Dist. LEXIS 6380 (S.D.Ill., May 1, 2000); Davis v. Cash for Payday, 193 F.R.D. 518 (N.D.Ill. 2000); Reese v. Hammer Fin. Corp., 99 C 716, 1999 U.S. Dist. LEXIS 18812, 1999 WL 1101677 (N.D.Ill., Nov. 29, 1999); Pinkett v. Moolah Loan Co., 1999 U.S. Dist. LEXIS 17276 (N.D.Ill., Nov. 1, 1999); Gutierrez v. Devon Fin. Servs., 1999 U.S. Dist. LEXIS 18696 (N.D.Ill., Oct. 6, 1999); Vance v. National Benefit Ass'n, 99 C 2627, 1999 WL 731764, 1999 U.S. Dist. LEXIS 13846 (N.D.Ill., Aug. 26, 1999).

**18. Other consumer credit issues:** The firm has also brought a number of other Truth in Lending and consumer credit cases, mostly as class actions, involving such issues as:

**a.** Phony nonfiling insurance. Edwards v. Your Credit Inc., 148 F.3d 427, 1998 U.S. App. LEXIS 16818 (5th Cir. 1998); Adams v. Plaza Finance Co., 1999 U.S. App. LEXIS 1052 (7th Cir., January 27, 1999); Johnson v. Aronson Furniture Co., 1997 U.S. Dist. LEXIS 3979 (N.D. Ill., March 31, 1997).

**b.** The McCarran Ferguson Act exemption. Autry v. Northwest Premium Services, Inc., 144 F.3d 1037, 1998 U.S. App. LEXIS 9564 (7th Cir. 1998).

**c.** Loan flipping. Emery v. American General, 71 F.3d 1343 (7th Cir. 1995). Emery limited the pernicious practice of "loan flipping," in which consumers are solicited for new loans and are then refinanced, with "short" credits for unearned finance charges and insurance premiums being given through use of the "Rule of 78s."

**d.** Home improvement financing practices. Fidelity Financial Services, Inc. v. Hicks, 214 Ill.App.3d 398, 574 N.E.2d 15 (1st Dist. 1991), leave to appeal denied, 141 Ill.2d 539, 580 N.E.2d 112; Heastie v. Community Bank of Greater Peoria, 690 F.Supp. 716 (N.D.Ill. 1989), later opinion, 125 F.R.D. 669 (N.D.Ill. 1990), later opinions, 727 F.Supp. 1133 (N.D.Ill. 1990), and 727 F.Supp. 1140 (N.D.Ill. 1990). Heastie granted

certification of a class of over 6,000 in a home improvement fraud case.

e. Arbitration clauses. Wrightson v. ITT Financial Services, 617 So.2d 334 (Fla. 1st DCA 1993).

f. Insurance packing. Elliott v. ITT Corp., 764 F.Supp. 102 (N.D.Ill. 1990), later opinion, 150 B.R. 36 (N.D.Ill. 1992).

**19. Automobile leases:** The firm has brought a number of a cases alleging illegal charges and improper disclosures on automobile leases, mainly as class actions. Decisions in these cases include Lundquist v. Security Pacific Automotive Financial Services Corp., Civ. No. 5:91-754 (TGFD) (D.Conn.), aff'd, 993 F.2d 11 (2d Cir. 1993); Kedziora v. Citicorp Nat'l Services, Inc., 780 F.Supp. 516 (N.D.Ill. 1991), later opinion, 844 F.Supp. 1289 (N.D.Ill. 1994), later opinion, 883 F.Supp. 1144 (N.D.Ill. 1995), later opinion, 1995 U.S.Dist. LEXIS 12137 (N.D.Ill., Aug. 18, 1995), later opinion, 1995 U.S.Dist. LEXIS 14054 (N.D.Ill., Sept. 25, 1995); Johnson v. Steven Sims Subaru and Subaru Leasing, 1993 U.S.Dist. LEXIS 8078 (N.D.Ill., June 9, 1993), and 1993 U.S.Dist. LEXIS 11694 (N.D.Ill., August 20, 1993); McCarthy v. PNC Credit Corp., 1992 U.S.Dist. LEXIS 21719 (D.Conn., May 27, 1992); Kinsella v. Midland Credit Mgmt., Inc., 1992 U.S.Dist. LEXIS 1405, 1992 WL 26908 (N.D.Ill. 1992); Highsmith v. Chrysler Credit Corp., 18 F.3d 434 (7th Cir. 1994); Black v. Mitsubishi Motors Credit of America, Inc., 1994 U.S.Dist. LEXIS 11158 (N.D.Ill., August 10, 1994); Simon v. World Omni Leasing Inc., 146 F.R.D. 197 (S.D.Ala. 1992). Settlements in such cases include Shepherd v. Volvo Finance North America, Inc., 1-93-CV-971 (N.D.Ga.)(\$8 million benefit); McCarthy v. PNC Credit Corp., 291 CV 00854 PCD (D.Conn.); Lynch Leasing Co. v. Moore, 90 CH 876 (Circuit Court of Cook County, Illinois) (class in auto lease case was certified for litigation purposes, partial summary judgment was entered, and case was then settled); Blank v. Nissan Motor Acceptance Corp., 91 L 8516 (Circuit Court of Cook County, Illinois); Mortimer v. Toyota Motor Credit Co., 91 L 18043 (Circuit Court of Cook County, Illinois); Duffy v. Security Pacific Automotive Financial Services, Inc., 93-729 IEG (BTM) (S.D.Cal., April 28, 1994).

**20.** Lundquist and Highsmith are leading cases; both held that commonly-used lease forms violated the Consumer Leasing Act. As a result of the Lundquist case, the Federal Reserve Board completely revamped the disclosure requirements applicable to auto leases, resulting in vastly improved disclosures to consumers.

**21. Collection practices:** The firm has brought a number of cases under the Fair Debt Collection Practices Act, both class and individual. Decisions in these cases include: Jenkins v. Heintz, 25 F.3d 536 (7th Cir. 1994), aff'd 115 S.Ct. 1489, 131 L.Ed.2d 395 (1995); Johnson v. Revenue Management Corp., 169 F.3d 1057, 1999 U.S. App. LEXIS 3142 (7th Cir. 1999); Keele v. Wexler & Wexler, 1996 U.S.Dist. LEXIS 3253 (N.D.Ill., March 18, 1996) (class), 1995 U.S.Dist. LEXIS 13215 (N.D.Ill. 1995) (merits), aff'd, 149 F.3d 589, 1998 U.S.App. LEXIS 15029 (7th Cir. 1998); Mace v. Van Ru Credit Corp., 109 F.3d 338, 1997 U.S.App. LEXIS 5000 (7th Cir., Mar. 17, 1997); Maguire v. Citicorp Retail Services, Inc., 147

F.3d 232, 1998 U.S.App. LEXIS 16112 (2d Cir. 1998); Young v. Citicorp Retail Services, Inc., 1998 U.S.App. LEXIS 20268 (2d Cir. 1998); Charles v. Lundgren & Assocs., P.C., 119 F.3d 739, 1997 U.S. App. LEXIS 16786 (9th Cir. 1997); Avila v. Rubin, 84 F.3d 222 (7th Cir. 1996), aff'g Avila v. Van Ru Credit Corp., 1995 U.S.Dist. LEXIS 461 (N.D.Ill., Jan. 10, 1995), later opinion, 1995 U.S.Dist. LEXIS 1502 (N.D.Ill., Feb. 6, 1995), later opinion, 1995 U.S.Dist. LEXIS 17117 (N.D.Ill., Nov. 14, 1995); Tolentino v. Friedman, 833 F.Supp. 697 (N.D.Ill. 1993), aff'd in part and rev'd in part, 46 F.3d 645 (7th Cir. 1995); Blakemore v. Pekay, 895 F.Supp.972 (N.D.Ill. 1995); Oglesby v. Rotche, 1993 U.S.Dist. LEXIS 15687 (N.D.Ill., Nov. 4, 1993), later opinion, 1994 U.S.Dist. LEXIS 4866 (N.D.Ill., April 15, 1994); Laws v. Cheslock, 1999 U.S.Dist. LEXIS 3416 (N.D.Ill., Mar. 8, 1999); Davis v. Commercial Check Control, Inc., 1999 U.S. Dist. LEXIS 1682 (N.D.Ill., Feb. 12, 1999); Hoffman v. Partners in Collections, Inc., 1993 U.S.Dist. LEXIS 12702 (N.D.Ill., Sept. 15, 1993); Vaughn v. CSC Credit Services, Inc., 1994 U.S.Dist. LEXIS 2172 (N.D.Ill., March 1, 1994), adopted, 1995 U.S.Dist. LEXIS 1358 (N.D.Ill., Feb. 3, 1995); Beasley v. Blatt, 1994 U.S.Dist. LEXIS 9383 (N.D.Ill., July 14, 1994); Taylor v. Fink, 1994 U.S.Dist. LEXIS 16821 (N.D.Ill., Nov. 23, 1994); Gordon v. Fink, 1995 U.S.Dist. LEXIS 1509 (N.D.Ill., Feb. 7, 1995); Brujis v. Shaw, 876 F.Supp. 198 (N.D.Ill. 1995). Settlements in such cases include Boddie v. Meyer, 93 C 2975 (N.D.Ill.); and Cramer v. First of America Bank Corporation, 93 C 3189 (N.D.Ill.).

22. Jenkins v. Heintz is a leading decision regarding the liability of attorneys under the Fair Debt Collection Practices Act. I argued it before the Supreme Court and Seventh Circuit. Avila v. Rubin is a leading decision on phony "attorney letters."

23. **Fair Credit Reporting Act:** The firm has filed numerous cases under the Fair Credit Reporting Act, primarily as class actions. One line of cases alleges that lenders and automotive dealers, among others, improperly accessed consumers' credit information, without their consent and without having a purpose for doing so permitted by the FCRA. Important decisions in this area include: Cole v. U.S. Capital, Inc., 389 F.3d 719 (7th Cir. 2004), Murray v. GMAC Mortgage Corp., 434 F.3d 948 (7th Cir. 2006); Perry v. First National Bank, 459 F.3d 816 (7th Cir. 2006); Murray v. Sunrise Chevrolet, Inc., 441 F. Supp.2d 940 (N.D. Ill. 2006); Murray v. GMAC Mortgage Corp., 05 C 1229, \_\_\_\_\_ F.Supp.2d \_\_\_\_\_, 2007 U.S. Dist. LEXIS 26726 (N.D.Ill. April 10, 2007); Shellman v. Countrywide Home Loans, Inc., 1:05-CV-234-TS, 2007 U.S. Dist. LEXIS 27491 (N.D.Ind., April 12, 2007); In re Ocean Bank, 06 C 3515, 2007 U.S. Dist. LEXIS 28973 (N.D.Ill., March 16, 2007), later opinion, 2007 U.S. Dist. LEXIS 29443 (N.D. Ill., Apr. 9, 2007); Asbury v. People's Choice Home Loan, Inc., 05 C 5483, 2007 U.S. Dist. LEXIS 17654 (N.D.Ill., March 12, 2007); Claffey v. River Oaks Hyundai, Inc., 238 F.R.D. 464 (N.D.Ill. 2006); Murray v. IndyMac Bank, FSB, 461 F.Supp.2d 645 (N.D.Ill. 2006); Kudlicki v. Capital One Auto Finance, Inc., 2006 U.S. Dist. LEXIS 81103 (N.D. Ill., Nov. 2, 2006); Thomas v. Capital One Auto Finance, Inc., 2006 U.S. Dist. LEXIS 81358 (N.D. Ill., Oct. 24, 2006); Pavone v. Aegis Lending Corp., 2006 U.S. Dist. LEXIS 62157 (N.D. Ill., Aug. 31, 2006); Murray v. E\*Trade Financial Corp., 2006 U.S. Dist. LEXIS 53945 (N.D. Ill., July 19, 2006); Bonner v. Home 123 Corp., 2006 U.S. Dist. LEXIS 37922 (N.D. Ind., May 25, 2006); Murray v. Sunrise Chevrolet, Inc., 2006 U.S. Dist. LEXIS 19626 (N.D. Ill., Mar. 30, 2006); and Murray v. Finance



America, LLC, 2006 U.S. Dist. LEXIS 7349 (N.D. Ill., Jan 5, 2006). More than 15 such cases have been settled on a classwide basis.

**24. Class action procedure:** Important decisions include Crawford v. Equifax Payment Services, Inc., 201 F.3d 877 (7th Cir. 2000); Blair v. Equifax Check Services, Inc., 181 F.3d 832 (7th Cir. 1999); Mace v. Van Ru Credit Corp., 109 F.3d 338, 344 (7th Cir. 1997); and Gordon v. Boden, 224 Ill.App.3d 195, 586 N.E.2d 461 (1st Dist. 1991).

**25. Landlord-tenant:** The firm has brought a number of class actions against landlords for various matters including failing to pay interest on security deposits or commingling security deposits, breach of the warranty of habitability, improper late charges, and various violations of the CRLTO. Reported decisions include: Wang v. Williams, 343 Ill. App. 3d 495; 797 N.E.2d 179 (5<sup>th</sup> Dist. 2003); Onni v. Apartment Management and Investment Co., 344 Ill. App. 3d 1099; 801 N.E.2d 586 (2d Dist. 2003) (case challenging improper late charges, which later settled on a class basis for \$200,000); Dickson v. West Koke Mill Village P'Ship, 329 Ill.App.3d 341 (4<sup>th</sup> Dist. 2002). Illustrative cases include: Hale v. East Lake Management & Developmental Corp., et al., 00 CH 16139, in the Cook County Circuit Court, Judge Madden granted class certification for tenants who had not been paid their security deposit interest after the end of each twelve month rental period. The East Lake case later settled on a classwide basis for over \$400,000.

**26.** Some of the other reported decisions in our cases include: Elder v. Coronet Ins. Co., 201 Ill.App.3d 733, 558 N.E.2d 1312 (1st Dist. 1990); Smith v. Keycorp Mtge., Inc., 151 Bankr. 870 (N.D.Ill. 1992); Gordon v. Boden, 224 Ill.App.3d 195, 586 N.E.2d 461 (1st Dist. 1991), leave to appeal denied, 144 Ill.2d 633, 591 N.E.2d 21, cert. denied, U.S. (1992); Armstrong v. Edelson, 718 F.Supp. 1372 (N.D.Ill. 1989); Newman v. 1st 1440 Investment, Inc., 1993 U.S.Dist. LEXIS 354 (N.D.Ill. 1993); Mountain States Tel. & Tel. Co. v. District Court, 778 P.2d 667 (Colo. 1989); Disher v. Fulgoni, 124 Ill.App.3d 257, 464 N.E.2d 639, 643 (1st Dist. 1984); Harman v. Lyphomed, Inc., 122 F.R.D. 522 (N.D.Ill. 1988); Haslam v. Lefta, Inc., 1992 U.S.Dist. LEXIS 3623 (N.D.Ill., March 25, 1994); Source One Mortgage Services Corp. v. Jones, 1994 U.S.Dist. LEXIS 333 (N.D.Ill., Jan. 13, 1994).

**27.** Gordon v. Boden is the first decision approving "fluid recovery" in an Illinois class action. Elder v. Coronet Insurance held that an insurance company's reliance on lie detectors to process claims was an unfair and deceptive trade practice.

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